

## Appendix A.13 – Senior Corps Minimum Insurance Coverage Requirements

***This document summarizes the minimum insurance requirements for Senior Corps volunteers, specified by CNCS. Minimum required levels may change from time to time.***

### **Accident Insurance**

- Accident insurance must cover FGP, SCP, and RSVP volunteers for personal injury during travel between their homes and places of assignment, during their volunteer service, during meal periods while serving as a volunteer, and while attending project-sponsored activities. Protection shall be provided against claims in excess of any benefits or services for medical care or treatment available to the volunteer from other sources, including:
  1. Health insurance coverage.
  2. Other hospital or medical service plans.
  3. Any coverage under labor-management trusted plans, union-welfare plans, employer organization plans, or employee-benefit organization plans.
  4. Coverage under any governmental program or provided by any statute.
- When benefits are approved in the form of services rather than cash payments, the reasonable cash value of each service rendered must be considered in determining the applicability of this provision. The benefits payable must include the benefits that would have been payable had a claim been duly made. The benefits payable must be reduced to the extent necessary so that the sum of such reduced benefits and all the benefits provided for by any other plan must not exceed the volunteer's total expenses.
- The sponsor must provide Senior Corps volunteers with the following accident insurance coverage:
  - \$50,000 or more for accidental medical expenses.
  - \$50 for repair or replacement of damaged eyeglass frames and \$50 for replacement of broken prescription eyeglass lenses or contact lenses.
  - \$500 for repair of dentures; \$500 per tooth for treatment of injury to natural teeth, limited to a total of \$900.
  - \$2,500 for accidental death or dismemberment.

### **Personal Liability Insurance for Volunteers**

Protection is provided against claims in excess of protection provided by other insurance. It does not include professional liability coverage. Protection must be provided against claims in excess of protection provided by other insurance. The sponsor must provide third-party protection for volunteers against injury or property damage claims arising out of their volunteer service activities. For each sponsoring organization, the amount of protection must be \$1,000,000 for each occurrence of personal injury or property damage and must be in excess of any other valid and collectible insurance, and \$3,000,000 annual aggregate.

**Excess Automobile Liability Insurance**

To avoid a gap in coverage between that provided by a volunteer's personal vehicle insurance and liability claims in excess of that coverage, the sponsor must provide Excess Automobile Liability Insurance coverage of not less than \$500,000 each accident for bodily injury and/or property damage.

The sponsor will provide protection against claims in excess of the greater of either:

1. The liability insurance volunteers carry on their own automobiles
2. The limits of the applicable state Motor Vehicle Financial Responsibility Law or
3. In the absence of a state financial responsibility law, \$50,000.